

Information to identify the case:			
Debtor 1	Richard Andrew Grasso		Social Security number or ITIN xxx-xx-9706
	First Name	Middle Name	Last Name
Debtor 2	Barbara Jean Grasso		Social Security number or ITIN xxx-xx-9297
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 18-10145-TPA			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Richard Andrew Grasso

Barbara Jean Grasso

5/17/21

By the court: Thomas P. Agresti
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Richard Andrew Grasso
Barbara Jean Grasso
Debtors

Case No. 18-10145-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1
Date Rcvd: May 17, 2021

User: nsha
Form ID: 3180W

Page 1 of 3
Total Noticed: 36

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ Richard Andrew Grasso, Barbara Jean Grasso, 4400 East Lake Road, Apt 320, Erie, PA 16511-1394
14777968	+ Aes / Pheaa Frn, PO Box 61047, Harrisburg, PA 17106-1047
14782534	+ Alexis Rehders, 1418 Lynn Street, Erie, PA 16503-1731
14824327	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14777972	+ Capital One / Best Buy, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032
14777978	Kohls / Capital One, N56 West 17000 Ridgewood Drive, Menomonee Falls, WI 53051
14807087	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14782535	+ UPMC Health Services, PO Box 371472, Pittsburgh, PA 15250-7472
14818707	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14818708	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	May 18 2021 03:08:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2021 02:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	May 18 2021 03:08:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	May 18 2021 02:13:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
14777969	EDI: BANKAMER.COM	May 18 2021 03:08:00	Bank of America, Po Box 982238, El Paso, TX 79998
14777970	+ EDI: TSYS2.COM	May 18 2021 03:08:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
14777971	EDI: CAPITALONE.COM	May 18 2021 03:08:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14809568	EDI: BL-BECKET.COM	May 18 2021 03:08:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14777973	+ EDI: WFNNB.COM	May 18 2021 03:08:00	Comenity Bank / Bonton, Po Box 182789, Columbus, OH 43218-2789

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14777974	+ EDI: WFNNB.COM	May 18 2021 03:08:00	Comenity Bank / Hsn, Po Box 182120, Columbus, OH 43218-2120
14777975	EDI: CITICORP.COM	May 18 2021 03:08:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14977206	EDI: ECMC.COM	May 18 2021 03:08:00	ECMC, PO Box 16408, St. Paul, MN 55116-0408
14777976	+ Email/Text: bankruptcy@firstenergycorp.com	May 18 2021 02:14:00	First Energy, Revenue Assurance, 1310 Fairmont Avenue, Fairmont, WV 26554-3526
14777977	+ Email/Text: key_bankruptcy_ebnc@keybank.com	May 18 2021 02:14:00	Keybank Na, 4910 Tiedeman Road, Cleveland, OH 44144-2338
14807453	+ EDI: MID8.COM	May 18 2021 03:08:00	MIDLAND FUNDING LLC, PO BOX 2011, Warren MI 48090-2011
14814181	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2021 02:13:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14777980	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2021 02:13:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
14777981	Email/Text: Bankruptcy.Notices@pnc.com	May 18 2021 02:13:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14814092	EDI: PRA.COM	May 18 2021 03:08:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14778780	+ EDI: RECOVERYCORP.COM	May 18 2021 03:08:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14809324	EDI: Q3G.COM	May 18 2021 03:08:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14777982	+ EDI: CITICORP.COM	May 18 2021 03:08:00	Sears / Cbna, Po Box 6282, Sioux Falls, SD 57117-6282
14777983	+ EDI: RMSC.COM	May 18 2021 03:08:00	Syncb / Jcpenney, Po Box 965007, Orlando, FL 32896-5007
14777984	+ EDI: RMSC.COM	May 18 2021 03:08:00	Syncb / Lowes, Po Box 965005, Orlando, FL 32896-5005
14777985	+ EDI: RMSC.COM	May 18 2021 03:08:00	Syncb / Walmart, Po Box 965024, Orlando, FL 32896-5024
14777986	+ EDI: CITICORP.COM	May 18 2021 03:08:00	The Home Depot / Cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14796824	EDI: USBANKARS.COM	May 18 2021 03:08:00	U.S. Bank National Association, Bankruptcy Department, PO Box 108, St. Louis MO 63166-0108
14777987	EDI: USBANKARS.COM	May 18 2021 03:08:00	Us Bank, 4325 17th Avenue South, Fargo, ND 58125

TOTAL: 28

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION, SUCCESSOR BY MERGE
cr	*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14777979	##+	Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425

TOTAL: 1 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 17, 2021 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION, SUCCESSOR BY MERGER TO NATIONAL CITY BANK, SUCCESSOR BY MERGER TO NATIONAL CITY MORTGAGE, A DIVISION OF NATIONAL CITY BANK OF INDIANA bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor Richard Andrew Grasso dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Joint Debtor Barbara Jean Grasso dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

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